IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Bealke et al.

Examiner:

Lux, Michael P

Serial No:

10/680,808

Art Unit:

3629

Filed:

October 6, 2003

Confirmation No.:

4806

For: COMPUTERIZED SETTLEMENT METHOD

Mail Stop Amendment

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

In response to the Non-Final Office Action dated March 12, 2008, Applicant requests reconsideration of the above-identified application in view of the following amendments and remarks.

A Listing of Amendments to the Claims begins on page 2 of this paper.

Remarks begin on page 22 of this paper.